

CLAIMS

CLAIM No. 1.

1 A method for purchasing of goods or services and assuring payment over the
2 internet, the purchase being made by a customer using a merchant, said merchant
3 having an internet site at which the merchant offers goods or services; and wherein
4 a bank authorizes the purchase and assures payment to the merchant, comprising:
5 obtaining order information indicating a customer desires to place an order
6 which seeks to obtain goods or services using the merchant;
7 delivering the order information to the merchant;
8 providing customer verification information to the bank;
9 accessing customer verification information by the bank, said customer
10 verification information being previously set up with the bank;
11 verifying that the order information is associated with the customer using the
12 customer verification information;
13 providing delivery address information to the merchant from the bank in
14 connection with said order;
15 communicating from the bank to the merchant assurance of payment
16 information upon successful verification in said verifying step. ☒

CLAIM No. 2.

1 A method for purchasing of goods or services and assuring payment over the
2 internet, the purchase being made by a customer using a merchant, said merchant
3 having an internet site at which the merchant offers goods or services; and wherein
4 a bank authorizes the purchase and assures payment to the merchant, comprising:

5 obtaining by the bank computerized order information indicating a customer
6 desires to place an order which seeks to obtain goods or services using the
7 merchant;

8 communicating the at least some of the order information from the bank to the
9 merchant;

10 providing customer information to the bank in connection with said order
11 information;

12 accessing customer verification information by the bank, said customer
13 verification information being previously set up by the customer with the bank;

14 verifying that the customer order information provided in connection with said
15 order information is associated with said customer;

16 verifying that order delivery address information is an authorized delivery
17 address associated with the customer;

18 providing delivery address information to the merchant in connection with said
19 order;

20 communicating from the bank to the merchant assurance of payment
21 information upon successful verification in said verifying steps. ☐

CLAIM No. 3.

1 A method according to claim 2 wherein said customer verification information
2 further includes authorized user identification information including at least one
3 authorized user identification code;

4 and further comprising, before said communicating step:

5 obtaining user identification code information when said order
6 information is obtained;

7 verifying said user identification code information is an authorized
8 user identification code associated with the customer
9 verification information. ☐

CLAIM No. 4.

1 A method according to claim 2 wherein said customer verification information
2 further includes authorized telephone caller identification information;

3 and further comprising, before said communicating step:

4 obtaining telephone caller identification information when said
5 order information is obtained;

6 verifying said telephone caller identification code information is an
7 authorized telephone caller identification code associated
8 with the customer verification information. ☐

CLAIM No. 5.

1 A method according to claim 2 wherein said customer account information
2 further includes authorized computer identification information;

3 and further comprising, before said communicating step:

4 obtaining ordering computer identification information when said
5 order information is obtained;

6 verifying said computer identification information is an authorized
7 computer identification code associated with the customer
8 verification information. ☐

CLAIM No. 6.

1 A method according to claim 2 wherein the customer contacts the merchant
2 internet site and builds an order file. ☐

CLAIM No. 7.

1 A method according to claim 2 wherein the customer contacts the merchant
2 internet site and builds an order file at least part of which is obtained by the bank in
3 said obtaining computerized order information. ☐

CLAIM No. 8.

1 A method according to claim 2 wherein the customer, banker and merchant are
2 in approximately simultaneous communication as the order is placed and assurance
3 of payment is communicated to the merchant. ☐

CLAIM No. 9.

1 A method according to claim 2 wherein:
2 communicating between the customer and merchant internet site to provide the
3 merchant with a first portion of a merchant order file in connection with said order;
4 communicating between said customer and said bank to create a bank
5 customer order file;
6 communicating between the bank and the merchant to provide the merchant
7 with a second portion of the merchant order file, said second portion of the merchant
8 order file being based at least in part on said bank customer order file. ☐

CLAIM No. 10.

1 A method according to claim 2 wherein the customer account verification
2 information is supplied via a customer information vehicle which is not via the
3 internet. ☐

CLAIM No. 11.

1 A method according to claim 2 wherein the customer account verification
2 information is supplied via a telephone line. ☐

CLAIM No. 12.

1 A method according to claim 2 and further comprising transferring order
2 information from the bank to the merchant. ☐

CLAIM No. 13.

1 A method according to claim 2 providing order information to the merchant from
2 both the bank and the customer. ☐

CLAIM No. 14.

1 A method according to claim 2 wherein at least some customer account
2 verification information is from a secondary source before the step of obtaining
3 computerized order information. ☐

CLAIM No. 15.

1 A method for purchasing of goods or services and assuring payment over the
2 internet, the purchase being made by a customer using a merchant, said merchant
3 having an internet site at which the merchant offers goods or services; and wherein
4 a bank authorizes the purchase and assures payment to the merchant, comprising:

5 obtaining order information indicating a customer desires to place an order
6 which seeks to obtain goods or services using the merchant;

7 delivering a first portion of the order information to the merchant using a
8 customer computer;

9 delivering a second portion of the order information to the merchant via a bank
10 computer;

11 providing customer information to the bank in connection with said order
12 information;

13 accessing customer verification information by the bank, said customer
14 verification information being previously set up by the customer with the bank;

15 verifying that the customer information provided in connection with said order
16 information is associated with said customer;

17 communicating from the bank to the merchant assurance of payment
18 information upon successful verification in said verifying step. ☐

CLAIM No. 16.

1 A method according to claim 15 wherein said customer verification information
2 further includes authorized user identification information including at least one
3 authorized user identification code;

4 and further comprising, before said communicating step:

5 obtaining user identification code information when said order
6 information is obtained;

7 verifying said user identification code information is an authorized
8 user identification code associated with the customer
9 verification information. ☐

CLAIM No. 17.

1 A method according to claim 15 wherein said customer verification information
2 further includes authorized telephone caller identification information;

3 and further comprising, before said communicating step:

4 obtaining telephone caller identification information when said
5 order information is obtained;

6 verifying said telephone caller identification code information is an
7 authorized telephone caller identification code associated
8 with the customer verification information. ☐

CLAIM No. 18.

1 A method according to claim 15 wherein said customer account information
2 further includes authorized computer identification information,
3 and further comprising, before said communicating step:
4 obtaining ordering computer identification information when said
5 order information is obtained;
6 verifying said computer identification information is an authorized
7 computer identification code associated with the customer
8 verification information. ☐

CLAIM No. 19.

1 A method according to claim 15 wherein the customer contacts the merchant
2 internet site and builds an order file. ☐

CLAIM No. 20.

1 A method according to claim 15 wherein the customer contacts the merchant
2 internet site and builds an order file at least part of which is obtained by the bank in
3 said obtaining computerized order information. ☐

CLAIM No. 21.

1 A method according to claim 15 wherein the customer, banker and merchant
2 are in approximately simultaneous communication as the order is placed and
3 assurance of payment is communicated to the merchant. ☐

CLAIM No. 22.

1 A method according to claim 15 wherein:
2 communicating between the customer and merchant internet site to provide the
3 merchant with a first portion of a merchant order file in connection with said order;
4 communicating between said customer and said bank to create a bank
5 customer order file;
6 communicating between the bank and the merchant to provide the merchant
7 with a second portion of the merchant order file, said second portion of the merchant
8 order file being based at least in part on said bank customer order file. ☐

CLAIM No. 23.

1 A method according to claim 15 wherein the customer account verification
2 information is supplied via a customer information vehicle which is not via the
3 internet. ☐

CLAIM No. 24.

1 A method according to claim 15 wherein the customer account verification
2 information is supplied via a telephone line. ☐

CLAIM No. 25.

1 A method according to claim 15 and further comprising transferring order
2 information from the bank to the merchant. ☐

CLAIM No. 26.

A method according to claim 15 providing order information to the merchant from both the bank and the customer. ☐

CLAIM No. 27.

A method according to claim 15 wherein at least some customer account verification information is from a secondary source before the step of obtaining computerized order information. ☐